## DECLARATION OR ORIGINAL U.S. PATENT PPLICATION

Attorney's Docket No. 60021,376002

As a below-named inventor, I hereby declare that:

My residence, post office address and citizenship are as stated below next to my name.

I believe that I am the original, first and sole inventor (if only one name is listed below) or an original, first and joint inventor (if plural names are listed below) of the subject matter which is claimed and for which a patent is sought on the invention entitled: AUTOMATED COACHING FOR A FINANCIAL MODELING AND COUNSELING SYSTEM, the specification of which,

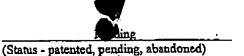
		is attached hereto.		. 👔
	2. <u>X</u>	was filed on October 12, 2001	QLS	•
•		U.S. Application Serial No. 09/9		
		and was amended on	, , , , , , , , , , , , , , , , , , , ,	7
•				;
	3	was filed on	28	;
		International PCT Application S	mial No.	1
-		and was amended on	<del>.</del>	
y any amendment r	referred to above	ve.	e above-identified specification, including the claims, as amen to the examination of this application in accordance with Title	
certificate listed bel pefore that of the ap	low and have a plication on w		s code, § 119 of any foreign application(s) for patent or invent application for patent or inventor's certificate having a filing of	
Prior Foreign App	or Foreign Application(s)		Priority Benefits Claimed?	
	<u> </u>		YesNo	
Appl. No.)		(Country)	(Date Filed-Day/Month/Year)	
			Yes No	
	<del></del>	(Country)	(Date Filed- Day/Month/Year)	
Appl. No.)		(,-,,	(Date Filed: Dey/Mondo rear)	
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(Application Serial No.)

09/705,255

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November 1, 2000 (Filing Date)



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I hereby declare that all statements made herein of my own knowledge are true and that all statements made on information and belief are believed to be true; and further that these statements were made with the knowledge that willful false statements and the like so made are punishable by fine or imprisonment, or both, under section 1001 of Title 18 of the United States Code, and that such willful false statements may jeopardize the validity of the application or any patent issuing thereon.

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